

**Business Platinum Card**APX YORSHEET METAL INC
ANDREW W MULKERINClosing Date 02/10/23 Next Closing Date 03/14/23
Account Ending 4007

p. 1/11

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$8,279.97
Minimum Payment Due	\$3,414.38
Payment Due Date	03/08/23

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 03/08/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	16 years	\$11,866

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10**.
- For information on your Pay Over Time feature and limit, see **page 7**
- Please note, your preset spending limit is \$9,200.00. You have spent \$8,279.97.

Membership Rewards® Points

Available and Pending as of 01/31/23

178,153

For up to date point balance and full program details, visit membershipewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$2,908.38
Fees	+\$350.00
New Balance =	\$3,258.38

Pay Over Time Portion

Previous Balance	\$206.90
Payments/Credits	-\$4,000.00
New Charges	+\$8,707.90
Fees	+\$0.00
Interest Charged	+\$106.79
New Balance =	\$5,021.59
Minimum Due	\$156.00

Account Total

Previous Balance	\$206.90
Payments/Credits	-\$4,000.00
New Charges	+\$11,616.28
Fees	+\$350.00
Interest Charged	+\$106.79

New Balance	\$8,279.97
Minimum Payment Due	\$3,414.38

Pay Over Time Limit	\$8,800.00
Available Pay Over Time Limit	\$3,778.41
Days in Billing Period:	28

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW W MULKERIN
APX YORSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
03/08/23

New Balance
\$8,279.97

Minimum Payment Due
\$3,414.38

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed





Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
 Closing Date 02/10/23

p. 3/11

Account Ending 4007



Customer Care & Billing Inquiries
 International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468
 1-623-492-7719
 1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 1270
 NEWARK NJ 07101-
 1270

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$4,000.00	-\$4,000.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$4,000.00	-\$4,000.00

Detail

*Indicates posting date

Payments	Amount
02/06/23* ANDREW W MULKERIN ONLINE PAYMENT - THANK YOU	-\$4,000.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ANDREW W MULKERIN 4007	\$0.00	\$1,441.41	\$1,441.41
IRENE P MULKERIN 1151	\$0.00	\$394.94	\$394.94
THOMAS ENLOW 1177	\$0.00	\$947.57	\$947.57
WILLIAM HALTERMAN 1201	\$0.00	\$3,757.62	\$3,757.62
ANDRIA LAUER 1219	\$2,908.38	\$2,166.36	\$5,074.74
Total New Charges	\$2,908.38	\$8,707.90	\$11,616.28

Detail

♦ - denotes Pay Over Time activity



ANDREW W MULKERIN
 Card Ending 4007

	Amount
01/14/23 WAL-MART SUPERCENTER 1886 1886 DISCOUNT STORE MECHANICSBURG PA \$52.97 ♦	
01/14/23 SHRI MADHU INC FAST FOOD RESTAURANT MECHANICSBURG PA \$17.04 ♦	
01/14/23 DUNKIN #306751 3067 215-669-3283 WILMINGTON DE \$10.24 ♦	
01/14/23 PHILADELPHIA STEAK & H USFC1 17011 CAMP HILL PA \$27.61 ♦	
01/15/23 CAMP HILL CAFE 180971890067892 CAMPHILLCAFE@GMAIL.COM CAMP HILL PA \$37.67 ♦	
01/16/23 LOWE'S 717-610-9230 MECHANICSBURG PA \$16.29 ♦	
01/16/23 DUNKIN #345675 Q35 3456 914-664-4255 YORK PA \$3.17 ♦	

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
01/16/23	MCDONALD'S 7172663170	MANCHESTER	PA	\$7.62 ♦
01/16/23	BIZIQ 930553110461449 RYAN@BIZIQ.COM	PHOENIX	AZ	\$20.00 ♦
01/17/23	CBI*MINDJET / COREL 377394731 17401	800-799-9570	IL	\$284.08 ♦
01/17/23	BARNES & NOBLE #2046 000002046 8662387323	HARRISBURG	PA	\$74.50 ♦
01/17/23	STAPLES 01644 01644000105769 17011 COSCO OPEN/RETURN CLCK 5.25X6	CAMP HILL	PA	\$138.76 ♦
01/17/23	GOOGLE *GOOGLE STORAGE SOFTWARE	G.CO/HELPPAY#	CA	\$0.53 ♦
01/17/23	TONINOS PIZZA - WEST 650000010763244 7175476757	ENOLA	PA	\$12.53 ♦
01/18/23	LOWES.COM 800-445-6937	1-800-445-6937	NC	\$33.88 ♦
01/18/23	TONINOS PIZZA - WEST 650000010763244 7175476757	ENOLA	PA	\$19.41 ♦
01/18/23	PA BCCO CORP FEE-DOS 7791672B-3FEF-41217120 GOVERNMENT SERVICES	HARRISBURG	PA	\$70.00 ♦
01/19/23	THE HOME DEPOT #4120 800-654-0688	MECHANICSBURG	PA	\$55.42 ♦
01/19/23	DUNKIN #345675 Q35 3456 914-664-4255	YORK	PA	\$7.34 ♦
01/19/23	MCDONALD'S F15988 000000000139917 7176973460	MECHANICSBURG	PA	\$13.54 ♦
01/20/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$113.15 ♦
01/20/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$68.90 ♦
01/22/23	LYFT.COM/CHARGES 0000 855-865-9553	SAN FRANCISCO	CA	\$43.33 ♦
01/23/23	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$63.30 ♦
01/24/23	LYFT.COM/CHARGES 0000 855-865-9553	SAN FRANCISCO	CA	\$31.51 ♦
01/27/23	ADOBE CREATIVE CLOUD Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$31.79 ♦
02/06/23	CHICK-FIL-A #02994 000000000563432 7178433333	YORK	PA	\$22.00 ♦
02/07/23	DUNKIN #357993 Q35 3579 717-782-2623	ENOLA	PA	\$6.55 ♦
02/07/23	SUNOCO 0822927000 0822 717-764-3329	YORK	PA	\$84.95 ♦
02/07/23	MCDONALD'S F1965 000000000825620 7177324228	ENOLA	PA	\$10.79 ♦
02/08/23	DOMINO'S 9122 000009122 4845530320 FAST FOOD REST.	LEWISBURG	PA	\$27.50 ♦
02/08/23	MCDONALD'S F1965 000000000825620 7177324228	ENOLA	PA	\$10.79 ♦
02/08/23	DUNKIN #357993 Q35 3579 717-782-2623	ENOLA	PA	\$6.55 ♦
02/10/23	BT*EXPRESSIONS VINYL 1640091 17050	SHELLEY	ID	\$17.70 ♦



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 02/10/23

p. 5/11

Account Ending ■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

Amount



IRENE P MULKERIN

Card Ending ■ 1151 Monthly Spending Limit: \$10,000

Amount

01/17/23	THE HOME DEPOT 4120 HOME SUPPLY WAREHOUSE	MECHANICSBURG	PA	\$215.78 ◆
01/23/23	HARRISBURG INTERNATIONAL 0000 717-948-3900	MIDDLETOWN	PA	\$60.00 ◆
01/26/23	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$21.19 ◆
02/07/23	GIANT 78 17025	ENOLA	PA	\$50.71 ◆
02/08/23	TST* VALLEY BISTRO 300599166 7176957673	ENOLA	PA	\$47.26 ◆



THOMAS ENLOW

Card Ending ■ 1177

Amount

01/16/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$16.96 ◆
01/17/23	FMCSA LICENSE REINS 000000003 13570338 20590 Convenience Purchase	WASHINGTON	DC	\$80.00 ◆
01/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$26.45 ◆
01/26/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$12.67 ◆
01/30/23	FMCSA NAME CHANGE 000000004 13581788 20590 Convenience Purchase	WASHINGTON	DC	\$14.00 ◆
02/08/23	COLUMBIA GAS OF PENNSYLVANIA 8884604332	COLUMBUS	OH	\$628.95 ◆
02/09/23	ONLINE JOB ADS INDEED*ONLINE JOB ADS I EMPLOYMENT AGENCY	AUSTIN	TX	\$168.54 ◆



WILLIAM HALTERMAN

Card Ending ■ 1201

Amount

01/16/23	IN *WHEELHOUSE MECHANICAL LLC 3105 175029	BAINBRIDGE	PA	\$3,757.62 ◆
----------	--	------------	----	--------------



ANDRIA LAUER

Card Ending ■ 1219

Amount

01/16/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$24.95 ◆
01/16/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$62.09 ◆
01/16/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$178.07 ◆
01/16/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$16.94 ◆
01/17/23	HOMEDPOT.COM 800-430-3376	800-430-3376	GA	\$9.27 ◆

EXHIBIT D

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/17/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$21.14 ◆
01/17/23	PATIENT FIRST EAST YORK 134 800-527-2335	YORK	PA	\$119.00 ◆
01/17/23	MANCHESTER HARDWARE 000000001 7172663664	MANCHESTER	PA	\$6.99 ◆
01/18/23	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$11.82 ◆
01/18/23	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$1.04 ◆
01/18/23	ZORO TOOLS INC ZORO TOOLS INC 855-289-9676	BUFFALO GROVE	IL	\$42.60 ◆
01/19/23	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$46.95 ◆
01/22/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$81.01 ◆
01/22/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$12.28 ◆
01/23/23	FIRSTENERGY CORP MLID01 1-800-633-4766	AKRON	OH	\$2,908.38
01/23/23	EZ PAY FEE FE 952-303-6903	PISCATAWAY	NJ	\$87.25 ◆
02/06/23	LOWE'S 717-676-4050	YORK	PA	\$102.34 ◆
02/07/23	LOWES.COM 800-445-6937	1-800-445-6937	NC	\$20.09 ◆
02/07/23	CHEMWORLD 8006587716	8006587716	NV	\$1,109.78 ◆
02/08/23	MCMaster-CARR INDUSTRIAL SUPPLY ORD 0207ALAUER;REQ ANDRIA LAUER IT1 HIGH-STRENG;UPI 14.6500;QTY1 IT2 HIGH-STRENG;UPI 27.0800;QTY1 FRT 33.38;HDL 0.00;ITM2	ROBBINSVILLE	NJ	\$79.62 ◆
02/09/23	BT*FASTENERS PLUS 8887941590	URBANA	IA	\$44.13 ◆
02/10/23	WAL-MART SUPERCENTER 1529 1529 DISCOUNT STORE	YORK	PA	\$89.00 ◆

Fees

			Amount
02/10/23	IRENE P MULKERIN	ANNUAL MEMBERSHIP FEE	\$350.00
Total Fees for this Period			\$350.00



Business Platinum Card
APX YOKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 02/10/23

p. 7/11

Account Ending ■■■ 4007

Interest Charged

		Amount
02/10/23	Interest Charge on Pay Over Time Purchases	\$106.79
Total Interest Charged for this Period		\$106.79

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$389.00
Total Interest in 2023	\$313.69

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$4,639.70	\$106.79
Total			\$106.79
(v) Variable Rate			

Information on Pay Over Time

Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$8,800.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$3,778.41 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERINClosing Date 01/13/23 Next Closing Date 02/10/23
Account Ending 4007

p. 1/9

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$206.90
Minimum Payment Due	\$206.90
Payment Due Date	02/08/23

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 02/08/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Membership Rewards® Points

Available and Pending as of 12/31/22

185,439For up to date point balance and full program details, visit membershiprewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$1,400.00
Payments/Credits	-\$1,439.00
New Charges	+\$0.00
Fees	+\$39.00
New Balance	= \$0.00

Pay Over Time Portion

Previous Balance	\$7,437.80
Payments/Credits	-\$8,608.61
New Charges	+\$1,170.81
Fees	+\$0.00
Interest Charged	+\$206.90
New Balance	= \$206.90
Minimum Due	\$206.90

Account Total

Previous Balance	\$8,837.80
Payments/Credits	-\$10,047.61
New Charges	+\$1,170.81
Fees	+\$39.00
Interest Charged	+\$206.90

New Balance	\$206.90
Minimum Payment Due	\$206.90

Pay Over Time Limit	\$8,800.00
Available Pay Over Time Limit	\$8,593.10
Days in Billing Period:	30

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on **pages 7 - 8.**
- For information on your Pay Over Time feature and limit, see **page 5**
- Please note, your preset spending limit is \$9,200.00. You have spent \$206.90.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681Payment Due Date
02/08/23New Balance
\$206.90Minimum Payment Due
\$206.90See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270\$ _____
Amount Enclosed



Business Platinum Card
 APX YORKSHEET METAL INC
 ANDREW W MULKERIN
 Closing Date 01/13/23

p. 3/9

Account Ending ■ 4007



Customer Care & Billing Inquiries
 International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468
 1-623-492-7719
 1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 1270
 NEWARK NJ 07101-
 1270

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,439.00	-\$8,608.61	-\$10,047.61
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,439.00	-\$8,608.61	-\$10,047.61

Detail

*Indicates posting date

Payments	Amount
01/13/23* ANDREW W MULKERIN ONLINE PAYMENT - THANK YOU	-\$10,047.61

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ANDREW W MULKERIN ■ 4007	\$0.00	\$62.73	\$62.73
IRENE P MULKERIN ■ 1151	\$0.00	\$121.19	\$121.19
THOMAS ENLOW ■ 1177	\$0.00	\$749.18	\$749.18
ANDRIA LAUER ■ 1219	\$0.00	\$237.71	\$237.71
Total New Charges	\$0.00	\$1,170.81	\$1,170.81

Detail

♦ - denotes Pay Over Time activity



ANDREW W MULKERIN
 Card Ending ■ 4007

	Amount
12/16/22 BIZIQ 930553110461449 PHOENIX AZ \$20.00 ♦ RYAN@BIZIQ.COM	
12/27/22 ADOBE CREATIVE CLOUD Adobe Systems SAN JOSE CA \$31.79 ♦ ADOBE.LY/ENUS	
01/07/23 Uber Trip help.uber.com CA \$10.94 ♦ 8005928996	



IRENE P MULKERIN
 Card Ending ■ 1151 Monthly Spending Limit: \$10,000

	Amount
12/16/22 SHEETZ MECHANICSBURG PA \$100.00 ♦ 000-0000000	
12/26/22 ADOBE ACROPRO SUBS Adobe Systems SAN JOSE CA \$21.19 ♦ ADOBE.LY/ENUS	

Detail Continued

◆ - denotes Pay Over Time activity

Amount**THOMAS ENLOW**

Card Ending ■ 1177

Amount

12/14/22	COMCAST THREE RIVERS EAST CS 1X CABLE SVCS	(800)266-2278	PA	\$749.18 ◆
----------	---	---------------	----	------------

**ANDRIA LAUER**

Card Ending ■ 1219

Amount

12/14/22	TRIMBLE INC TRIMBLE Inc http://connect.trimble.co	WESTMINSTER,	CO	\$237.71 ◆
----------	--	--------------	----	------------

Fees**Amount**

01/08/23	ANDREW W MULKERIN	Late Payment Fee	\$39.00
----------	-------------------	------------------	---------

Total Fees for this Period**\$39.00****Interest Charged****Amount**

01/13/23	Interest Charge on Pay Over Time Purchases	\$206.90
----------	--	----------

Total Interest Charged for this Period**\$206.90****About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date**Amount**

Total Fees in 2023	\$39.00
Total Interest in 2023	\$206.90

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$8,390.25	\$206.90
Total			\$206.90

(v) Variable Rate

**Business Platinum Card**APX YORSHEET METAL INC
ANDREW W MULKERINClosing Date 12/14/22 Next Closing Date 01/13/23
Account Ending 4007

p. 1/7

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$8,837.80
Minimum Payment Due	\$1,611.00
Payment Due Date	01/08/23

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 01/08/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	19 years	\$17,998

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on **page 7**.
- For information on your Pay Over Time feature and limit, see **page 6**
- Please note, your preset spending limit is \$9,200.00. You have spent \$8,837.80.

Membership Rewards® Points

Available and Pending as of 11/30/22

143,266

For up to date point balance and full program details, visit [membershipeards.com](https://membershipewards.com)

Account Summary**Pay In Full Portion**

Previous Balance	\$39.00
Payments/Credits	-\$39.00
New Charges	+\$0.00
Fees	+\$1,400.00
New Balance =	\$1,400.00

Pay Over Time Portion

Previous Balance	\$8,954.88
Payments/Credits	-\$11,563.92
New Charges	+\$9,908.47
Fees	+\$0.00
Interest Charged	+\$138.37
New Balance =	\$7,437.80
Minimum Due	\$211.00

Account Total

Previous Balance	\$8,993.88
Payments/Credits	-\$11,602.92
New Charges	+\$9,908.47
Fees	+\$1,400.00
Interest Charged	+\$138.37

New Balance	\$8,837.80
Minimum Payment Due	\$1,611.00

Pay Over Time Limit	\$20,000.00
Available Pay Over Time Limit	\$12,562.20
Days in Billing Period:	33

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW W MULKERIN
APX YORSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
01/08/23

New Balance
\$8,837.80

Minimum Payment Due
\$1,611.00

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



EXHIBIT D



Business Platinum Card
 APX YORKSHEET METAL INC
 ANDREW W MULKERIN
 Closing Date 12/14/22

p. 3/7

Account Ending ■■■4007



Customer Care & Billing Inquiries
 International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468
 1-623-492-7719
 1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 1270
 NEWARK NJ 07101-
 1270

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$39.00	-\$11,563.92	-\$11,602.92
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$39.00	-\$11,563.92	-\$11,602.92

Detail

*Indicates posting date

Payments	Amount
11/12/22* ANDREW W MULKERIN CUSTOMER SERVICE PAYMENT - THANK YOU	-\$249.00
11/17/22* ANDREW W MULKERIN ONLINE PAYMENT - THANK YOU	-\$3,000.00
12/04/22* ANDREW W MULKERIN ONLINE PAYMENT - THANK YOU	-\$8,353.92

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ANDREW W MULKERIN ■■■4007	\$0.00	\$7,887.77	\$7,887.77
IRENE P MULKERIN ■■■1151	\$0.00	\$180.08	\$180.08
THOMAS ENLOW ■■■1177	\$0.00	\$63.60	\$63.60
WILLIAM HALTERMAN ■■■1201	\$0.00	\$1,720.77	\$1,720.77
ANDRIA LAUER ■■■1219	\$0.00	\$56.25	\$56.25
Total New Charges	\$0.00	\$9,908.47	\$9,908.47

Detail

♦ - denotes Pay Over Time activity



ANDREW W MULKERIN

Card Ending ■■■4007

	Amount
11/18/22 BIZIQ 930553110461449 PHOENIX AZ \$20.00 ♦ RYAN@BIZIQ.COM	
11/19/22 TURKEY HILL #0280 950280101 ENOLA PA \$22.90 ♦ 7177289711	
11/22/22 MSC Industrial Suppl MELVILLE NY MELVILLE NY \$131.91 ♦ SHOP 17401 ORD SHOP ;REQ ANDREW MULKERIN IT1 777F 2 50G;UPI 1.1170;QTY50 IT2 7448 6X9 LI;UPI 1.6700;QTY20 FRT 12.99;HDL 0.00;ITM3	
11/22/22 ALRO STEEL CORP 800-528-4800 MI \$221.02 ♦ 800-528-4800	
11/22/22 ULINE SHIP SUPPLIES 800-295-5510 WI \$197.69 ♦ SHOP 53158	

EXHIBIT D

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
11/23/22	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$723.84 ♦
11/23/22	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$525.72 ♦
11/27/22	ADOBE CREATIVE CLOUD Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$31.79 ♦
11/28/22	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$273.77 ♦
11/29/22	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$52.98 ♦
12/02/22	DOT PROCESSING SERVICE 868800000028761 ETHHOW@DYNAMICDE.COM	WILMINGTON	DE	\$188.57 ♦
12/02/22	QUILL 07499 SHOP 174012 TOPS WEEKLY TIMECARD 2.8MIL TOPLOADING SHT PROTECT	LINCOLNSHIRE	MA	\$38.77 ♦
12/04/22	CANTALOUPE 2 0000 888-561-4748	MALVERN	PA	\$2.00 ♦
12/05/22	DUNKIN #346479 Q35 3464 914-664-4255	MANCHESTER	PA	\$4.56 ♦
12/09/22	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$119.90 ♦
12/09/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$13.64 ♦
12/09/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$101.72 ♦
12/09/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$96.44 ♦
12/09/22	MBIT GROUP 924752510210310 MATT@MBITGROUP.COM	YORK	PA	\$5,120.55 ♦

**IRENE P MULKERIN**

Card Ending 1151 Monthly Spending Limit: \$10,000

Amount

11/13/22	SHEETZ 000-0000000	MECHANICSBURG	PA	\$71.13 ♦
11/26/22	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$21.19 ♦
11/29/22	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$87.76 ♦

**THOMAS ENLOW**

Card Ending 1177

Amount

12/08/22	DOCEO OFFICE SOLUTIONS 717-718-8190	YORK	PA	\$31.80 ♦
12/08/22	DOCEO OFFICE SOLUTIONS 717-718-8190	YORK	PA	\$31.80 ♦

**WILLIAM HALTERMAN**

Card Ending 1201

Amount

12/07/22	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$542.17 ♦
12/08/22	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$243.10 ♦



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 12/14/22

p. 5/7

Account Ending ■■■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/08/22	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$162.37 ◆
12/09/22	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$753.00 ◆
12/12/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$20.13 ◆



ANDRIA LAUER
Card Ending ■■■ 1219

				Amount
12/07/22	WALMART SUPERCENTER 2205 2205 DISCOUNT STORE	YORK	PA	\$20.22 ◆
12/09/22	MANCHESTER HARDWARE 000000001 7172663664	MANCHESTER	PA	\$36.03 ◆

Fees

				Amount
12/14/22	MICHAELLA BISER	ANNUAL MEMBERSHIP FEE		\$350.00
12/14/22	DEBORAH CLIFTON	ANNUAL MEMBERSHIP FEE		\$350.00
12/14/22	WILLIAM HALTERMAN	ANNUAL MEMBERSHIP FEE		\$350.00
12/14/22	ANDRIA LAUER	ANNUAL MEMBERSHIP FEE		\$350.00
Total Fees for this Period				\$1,400.00

Interest Charged

		Amount
12/14/22	Interest Charge on Pay Over Time Purchases	\$138.37
Total Interest Charged for this Period		\$138.37

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$2,734.00
Total Interest in 2022	\$1,352.03

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$5,101.02	\$138.37
Total			\$138.37

(v) Variable Rate

Information on Pay Over Time

Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$20,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$12,562.20 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERINClosing Date 03/14/23 Next Closing Date 04/13/23
Account Ending 4007

p. 1/11

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$4,848.55**
Minimum Payment Due **\$48.00**
Payment Due Date **04/08/23****Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 04/08/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	16 years	\$11,524
\$187	3 years	\$6,724 (Savings = \$4,800)

If you would like information about credit counseling services, call 1-888-733-4139.

- ➔ See page 2 for important information about your account.
- ➔ Please refer to the **IMPORTANT NOTICES** section on **page 11**.
- ➔ For information on your Pay Over Time feature and limit, see **page 9**
- ⓘ Please note, your preset spending limit is \$9,200.00. You have spent \$4,848.55.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681Payment Due Date
04/08/23New Balance
\$4,848.55Minimum Payment Due
\$48.00See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed



Business Platinum Card
 APX YORKSHEET METAL INC
 ANDREW W MULKERIN
 Closing Date 03/14/23

p. 3/11

Account Ending ■■■4007



Customer Care & Billing Inquiries
 International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468
 1-623-492-7719
 1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 PO BOX 6031
 CAROL STREAM IL
 60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$3,258.38	-\$15,658.78	-\$18,917.16
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$3,258.38	-\$15,658.78	-\$18,917.16

Detail

*Indicates posting date

Payments	Amount
02/13/23* ANDREW W MULKERIN ONLINE PAYMENT - THANK YOU	-\$8,890.20
03/02/23* ANDREW W MULKERIN ONLINE PAYMENT - THANK YOU	-\$3,000.00
03/08/23* ANDREW W MULKERIN ONLINE PAYMENT - THANK YOU	-\$7,026.96

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ANDREW W MULKERIN ■■■4007	\$0.00	\$4,974.98	\$4,974.98
IRENE P MULKERIN ■■■1151	\$0.00	\$983.23	\$983.23
THOMAS ENLOW ■■■1177	\$0.00	\$3,409.44	\$3,409.44
MICHAELLA BISER ■■■1185	\$0.00	\$824.68	\$824.68
DEBORAH CLIFTON ■■■1193	\$0.00	\$56.55	\$56.55
WILLIAM HALTERMAN ■■■1201	\$0.00	\$30.72	\$30.72
ANDRIA LAUER ■■■1219	\$0.00	\$5,206.14	\$5,206.14
Total New Charges	\$0.00	\$15,485.74	\$15,485.74

Detail

♦ - denotes Pay Over Time activity



ANDREW W MULKERIN
 Card Ending ■■■4007

	Amount
02/11/23 AMAZON MARKETPLACE NA PA BOOK STORES AMZN.COM/BILL WA \$75.12 ♦	
02/11/23 GIANT 91 17025 ENOLA PA \$36.00 ♦	
02/11/23 TACO BELL 33472 0334 610-520-1000 W CONSHONHOCK PA \$20.41 ♦	
02/11/23 TURKEY HILL #0280 950280101 7177289711 ENOLA PA \$36.15 ♦	
02/12/23 WAL-MART SUPERCENTER 1886 1886 DISCOUNT STORE MECHANICSBURG PA \$191.82 ♦	

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/12/23	MODWASH PA0503 MECHANI MODWASH PA0503 CAR WASH	MECHANICSBURG	PA	\$14.84 ◆
02/13/23	WAL-MART SUPERCENTER 5888 5888 DISCOUNT STORE	CAMP HILL	PA	\$25.30 ◆
02/14/23	OVERSTOCK.COM 800-843-2446	(800)843-2446	UT	\$220.65 ◆
02/16/23	TACO BELL 33472 0334 610-520-1000	W CONSHONHOCK	PA	\$17.00 ◆
02/16/23	BIZIQ 930553110461449 RYAN@BIZIQ.COM	PHOENIX	AZ	\$20.00 ◆
02/17/23	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$6.29 ◆
02/17/23	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$52.24 ◆
02/17/23	MCDONALD'S F1965 00000000825620 7177324228	ENOLA	PA	\$10.79 ◆
02/17/23	DUNKIN #357993 Q35 3579 717-782-2623	ENOLA	PA	\$3.28 ◆
02/17/23	GOOGLE *GOOGLE STORAGE COMPUTER PROGRAMMING	G.CO/HELPPAY#	CA	\$2.17 ◆
02/18/23	DAIRY QUEEN #16189 0000 717-737-0732	CAMP HILL	PA	\$29.60 ◆
02/19/23	*VITADRIPIV THERAPY, INC squareup.com/receipts	Mechanicsburg	PA	\$509.98 ◆
02/19/23	BARNES & NOBLE #2046 000002046 8662387323	HARRISBURG	PA	\$47.66 ◆
02/19/23	UNIVERSITY GRILLE 021770021637482 220814 17257	SHIPPENSBURG	PA	\$31.35 ◆
02/20/23	THE FILL'ER UP 410-357-5362	PARKTON	MD	\$1.03 ◆
02/20/23	THE FILL'ER UP 410-357-5362	PARKTON	MD	\$50.00 ◆
02/20/23	DUNKIN #346479 Q35 3464 914-664-4255	MANCHESTER	PA	\$4.17 ◆
02/20/23	PHILADELPHIA STEAK & H USFC1 17011	CAMP HILL	PA	\$15.97 ◆
02/21/23	TST* AL'S OF HAMPDEN 300599738 7177283840	ENOLA	PA	\$62.71 ◆
02/21/23	CHALITS THAI BISTRO 899000004492144 CHALITSTHAIBISTRO@GMAIL.C	MECHANICSBURG	PA	\$91.81 ◆
02/22/23	DUNKIN #357993 Q35 3579 717-782-2623	ENOLA	PA	\$5.57 ◆
02/22/23	MCDONALD'S F1965 00000000825620 7177324228	ENOLA	PA	\$15.87 ◆
02/23/23	SHEETZ 2692 026922 49800026922 814-9475310	CAMP HILL	PA	\$86.90 ◆
02/23/23	DUNKIN #346479 Q35 3464 914-664-4255	MANCHESTER	PA	\$3.17 ◆
02/23/23	MCDONALD'S 7172663170	MANCHESTER	PA	\$7.62 ◆
02/26/23	TST* ALS OF HAMPDEN 00089480 717-728-3840	ENOLA	PA	\$62.24 ◆
02/27/23	HAMPDEN TOWNSHIP PARKS AN 650000011610 8665610647	MECHANICSBURG	PA	\$350.00 ◆
02/27/23	ADOBE CREATIVE CLOUD Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$31.79 ◆



Business Platinum Card
 APX YORKSHEET METAL INC
 ANDREW W MULKERIN
 Closing Date 03/14/23

p. 5/11

Account Ending ■■■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/27/23	DUNKIN #357993 Q35 3579 717-782-2623	ENOLA	PA	\$3.28 ◆
02/27/23	SUNOCO 0822927000 0822 717-764-3329	YORK	PA	\$91.74 ◆
02/27/23	DERRY TOWNSHIP PANDR 650000011604447 8665610647	HERSHEY	PA	\$115.00 ◆
02/27/23	SPORTS LEAGUE ONE MCC8398 650000011595 8006634991	DALLAS	TX	\$105.00 ◆
03/04/23	EBAY O*04-09781-34055 DEPARTMENT STORE	SAN JOSE		\$2.73 ◆
03/04/23	EBAY O*04-09781-34056 DEPARTMENT STORE	SAN JOSE		\$63.69 ◆
03/04/23	DOMINO'S 9122 000009122 4845530320 FAST FOOD REST.	LEWISBURG	PA	\$27.50 ◆
03/04/23	COMMERCIAL FUNDING EBILL EBILLSVC 17050 BUSINESS SERVICES, N	SALT LAKE CIT	UT	\$350.00 ◆
03/04/23	MECHANICSBURGAREARECDEPT 6500000115999 7176914572	KENT	OH	\$440.00 ◆
03/05/23	SKINTRUTH HTTP://SKINTRUTH.COM	ALPHARETTA	GA	\$540.17 ◆
03/06/23	MCDONALD'S F1965 000000000825620 7177324228	ENOLA	PA	\$11.23 ◆
03/07/23	RUTTERS FARM STORES 7172662200	YORK	PA	\$94.07 ◆
03/07/23	STAPLES.COM (800) 333-3330 FELLOWES THERMAL POUCHES LETTER 200 STAPLES GENERAL PURPOSE DUCT TAPE 2 CONTACT SELF ADHESIVE LAMINATE ROLL	800-333-3330	MA	\$40.03 ◆
03/07/23	MCDONALD'S F451 000000000139915 7177376404	CAMP HILL	PA	\$9.73 ◆
03/07/23	LITTLE CAESARS 3717-0002 000000002 7172415558	717-241-5558	PA	\$24.24 ◆
03/08/23	TONINOS PIZZA WEST 690550110109355 ILLIANO.ANDREW@GMAIL.COM	ENOLA	PA	\$20.06 ◆
03/09/23	ULTA.COM 0793 9307788364 17050 PRESCRIPTIONS/SUNDRIES	ROMEOVILLE	IL	\$3.62 ◆
03/09/23	STAPLES.COM (800) 333-3330 LOGITECH MX MASTER 3S WIRELESS OPTI	800-333-3330	MA	\$105.99 ◆
03/10/23	RUTTERS FARM STORES 7172662200	YORK	PA	\$90.86 ◆
03/10/23	SUSQUEHANNA VALLEY SURGER 00-080331138 717-6577556	HARRISBURG	PA	\$392.00 ◆
03/10/23	MCDONALD'S F451 000000000139915 7177376404	CAMP HILL	PA	\$9.73 ◆
03/11/23	CARNIVAL CRAVINGS squareup.com/receipts	King of Prussia	PA	\$31.80 ◆
03/11/23	BELONG GAMING LLC squareup.com/receipts	King of Prussia	PA	\$127.18 ◆
03/11/23	AUNTIE ANNE'S PA 154 PA 1 335139112 19406 RESTAURANT	KING OF PRUSS	PA	\$15.38 ◆

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/11/23	MCDONALD'S F1965 000000000825620 7177324228	ENOLA	PA	\$11.23 ◆
03/11/23	DUNKIN #357993 Q35 3579 717-782-2623	ENOLA	PA	\$5.91 ◆
03/11/23	SHEETZ 0692 006924 49800006924 814-9475310	CAMP HILL	PA	\$10.35 ◆
03/11/23	PEPPER PALACE KING 461682001150994 CRAIGM@PEPPERPALACE.COM	KING OF PRUSS	PA	\$22.97 ◆
03/12/23	MODWASH PA0503 MECHANI MODWASH PA0503 CAR WASH	MECHANICSBURG	PA	\$19.99 ◆
03/13/23	WWW.MIRRORHOTEL.COM Arrival Date Departure Date 03/13/23 03/13/23 00000000 LODGING	WEAVERVILLE	NC	\$50.00 ◆

**IRENE P MULKERIN**

Card Ending ■ 1151 Monthly Spending Limit: \$10,000

				Amount
02/16/23	DOMINO'S 9122 000009122 4845530320 FAST FOOD REST.	LEWISBURG	PA	\$31.20 ◆
02/19/23	4463_SKYZONEHARRISBURG_POS RECREATION SERVICE	MECHANICSBURG	PA	\$25.00 ◆
02/19/23	4463_SKYZONEHARRISBURG_POS RECREATION SERVICE	MECHANICSBURG	PA	\$10.89 ◆
02/19/23	CANTALOUPE 2 0000 888-561-4748	MALVERN	PA	\$2.00 ◆
02/20/23	AUNTIE ANNES squareup.com/receipts	West Chester	PA	\$17.77 ◆
02/20/23	BARNABY'S WEST CHESTER 545500001661479 BARNABYSINC@COMCAST.NET	WEST CHESTER	PA	\$61.99 ◆
02/20/23	NEW STREET GARAGE 000000001 6104362709	WEST CHESTER	PA	\$1.50 ◆
02/22/23	CHIPOTLE FAST FOOD RESTAURANT	MECHANICSBURG	PA	\$40.50 ◆
02/24/23	STATE STREET PIZZA & GRIL 650000010512 6104444642	KENNETT SQUAR	PA	\$13.20 ◆
02/25/23	LIBERTY PLACE PUB GOODS/SERVICES	KENNETT SQ	PA	\$31.20 ◆
02/25/23	KENNETT CHICKEN GOODS/SERVICES	Kennett Square	PA	\$19.08 ◆
02/26/23	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$21.19 ◆
03/02/23	ROYAL FARMS 123-456-7899	HUNT CALLEY	MD	\$76.01 ◆
03/02/23	ROYAL FARMS 123-456-7899	HUNT CALLEY	MD	\$28.49 ◆
03/05/23	TACO BELL 33472 0334 610-520-1000	W CONSHONHOCK	PA	\$32.00 ◆
03/05/23	TACO BELL 33472 0334 610-520-1000	W CONSHONHOCK	PA	\$3.00 ◆
03/05/23	OOOWEE ART AND GAMING CAF 628101007132 717-695-4158	HARRISBURG	PA	\$26.50 ◆



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 03/14/23

p. 7/11

Account Ending ■■■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/05/23	BATH AND BODY WORKS 3485 3485 305170319 17111 SPECIALTY RETAIL	HARRISBURG	PA	\$76.16 ◆
03/06/23	ALLEGNT AIR, LLC 021770021782952 Allegiant Airlines From: ALLENTOWN/BETHLEHE To: SARASOTA/BRADENTON Ticket Number: CKQXR7 Carrier: G4 Class: E Passenger Name: MULKERIN IRENE Date of Departure: 03/08 Document Type: PASSENGER TICKET	702-5058888	NV	\$120.00 ◆
03/06/23	DICK'S SPORTING GOODS 1333 999-999-9999	CAMP HILL	PA	\$54.44 ◆
03/10/23	T J MAXX 10017055 DISCOUNT STORES	MECHANICSBURG	PA	\$176.91 ◆
03/14/23	GIANT 11 17025	ENOLA	PA	\$61.87 ◆
03/14/23	GIANT 42 17025	ENOLA	PA	\$52.33 ◆



THOMAS ENLOW
Card Ending ■■■ 1177

				Amount
02/16/23	R J LINUS STEEL SERVICES 0098900149316 MPFAFF@RJLINUS.COM	MONTGOMERYVIL	PA	\$257.81 ◆
02/21/23	ACI*SELECTIVE INSURANCE 000000217 8007779656	BRANCHVILLE	NJ	\$1,004.01 ◆
03/06/23	INTUIT *QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$99.95 ◆
03/08/23	SCOTT & GOLDMAN, INC. 739296830300130 JAHOUSE@SCOTTANDGOLDMAN.C	ROSWELL	GA	\$1,323.74 ◆
03/08/23	R J LINUS STEEL SERVICES 0098900149316 MPFAFF@RJLINUS.COM	MONTGOMERYVIL	PA	\$723.93 ◆



MICHAELLA BISER
Card Ending ■■■ 1185

				Amount
03/08/23	MOTION INDUSTRIES YORK PA AMEX 17406- ORD PCARD - MICHAELL;REQ MICHAELLA BISER IT1 614-34-3 NS;UPI 76.5700;QTY4 IT2;UPI 0.0000;QTY FRT 20.36;HDL 0.00;ITM1	YORK	PA	\$346.24 ◆
03/10/23	MOTION INDUSTRIES YORK PA AMEX 17406- ORD PCARD - MICHAELL;REQ MICHAELLA BISER IT1 VG-PCR-2510;UPI 206.0700;QTY2 IT2;UPI 0.0000;QTY FRT 39.21;HDL 0.00;ITM1	YORK	PA	\$478.44 ◆



DEBORAH CLIFTON
Card Ending ■■■ 1193

				Amount
02/22/23	BT*DD *DOORDASH CHICK-FIL 8559731040	SAN FRANCISCO	CA	\$56.55 ◆

Detail Continued

◆ - denotes Pay Over Time activity

Amount**WILLIAM HALTERMAN**

Card Ending ■ 1201

Amount

Date	Description	Location	State	Amount
03/13/23	LOWE'S 717-757-4802	YORK	PA	\$30.72 ◆

**ANDRIA LAUER**

Card Ending ■ 1219

Amount

Date	Description	Location	State	Amount
02/10/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$155.36 ◆
02/10/23	HARBOR FREIGHT TOOLS 800-444-3353	YORK	PA	\$95.37 ◆
02/15/23	MSFT *(<E0400M26DQ> Z51XPFRHLI8E 98052	MSBILL.INFO		\$63.60 ◆
02/16/23	BT*SF CABLE, INC 300613254 17406	HAYWARD	CA	\$127.48 ◆
02/17/23	MBIT GROUP 924752510210310 MATT@MBITGROUP.COM	YORK	PA	\$3,180.00 ◆
02/19/23	INTUIT *CHECKS / FORMS CL.INTUIT.COM	800-446-8848	CA	\$139.74 ◆
02/20/23	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$106.00 ◆
02/20/23	RED WING SHOES #451 SHOE STORE	CAMP HILL	PA	\$152.99 ◆
02/20/23	RED WING SHOES #451 SHOE STORE	CAMP HILL	PA	\$197.99 ◆
02/22/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$46.61 ◆
02/23/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$26.89 ◆
03/02/23	KAESER COMPRESSORS 5408985500	FREDERICKSBURG	VA	\$427.18 ◆
03/02/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$66.23 ◆
03/04/23	SLICE*PIZZABOXHOAGIESH +18889749928	NEW YORK CITY	NY	\$54.66 ◆
03/04/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$58.64 ◆
03/09/23	AUTODESK INC.*AUTODESK INC - 1-855-301 DIGITAL GOODS: APPS	SAN RAFAEL	CA	\$307.40 ◆

Fees**Amount****Total Fees for this Period****\$0.00**



Business Platinum Card
APX YOKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 03/14/23

p. 9/11

Account Ending ■■■ 4007

Interest Charged

Amount

Total Interest Charged for this Period

\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2023

\$389.00

Total Interest in 2023

\$313.69

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Information on Pay Over Time

Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$8,800.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$3,951.45 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Platinum Card**APX YORSHEET METAL INC
ANDREW W MULKERINClosing Date 04/13/23 Next Closing Date 05/14/23
Account Ending 4007

p. 1/12

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$6,235.24**

Minimum Payment Due **\$62.00**

Payment Due Date **05/08/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 05/08/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$15,286
\$239	3 years	\$8,610 (Savings = \$6,676)

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on **page 11**.
- For information on your Pay Over Time feature and limit, see **page 10**
- Please note, your preset spending limit is \$9,200.00. You have spent \$6,235.24.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681Payment Due Date
05/08/23New Balance
\$6,235.24Minimum Payment Due
\$62.00See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed



Business Platinum Card
 APX YORKSHEET METAL INC
 ANDREW W MULKERIN
 Closing Date 04/13/23

p. 3/12

Account Ending ■■■4007



Customer Care & Billing Inquiries
 International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468
 1-623-492-7719
 1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 PO BOX 6031
 CAROL STREAM IL
 60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$15,449.15	-\$15,449.15
Credits			
ANDREW W MULKERIN ■■■4007	\$0.00	-\$884.44	-\$884.44
Total Payments and Credits	\$0.00	-\$16,333.59	-\$16,333.59

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

Payments			Amount
03/16/23*	ANDREW W MULKERIN	ONLINE PAYMENT - THANK YOU	-\$5,149.15
03/28/23*	ANDREW W MULKERIN	ONLINE PAYMENT - THANK YOU	-\$5,000.00
04/03/23*	ANDREW W MULKERIN	ONLINE PAYMENT - THANK YOU	-\$1,300.00
04/10/23*	ANDREW W MULKERIN	MOBILE PAYMENT - THANK YOU	-\$4,000.00
Credits			Amount
03/20/23	ANDREW W MULKERIN	OLD EDWARDS INN 021770021808024 HIGHLANDS NC Arrival Date 03/19/23 00000000 LODGING CARDEPOSIT	-\$636.55 ♦
03/26/23*	ANDREW W MULKERIN	Wireless Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$10.00 ♦
04/11/23	ANDREW W MULKERIN	DICK'S SPORTING GOODS 1333 CAMP HILL PA 999-999-9999	-\$227.89 ♦
04/13/23*	ANDREW W MULKERIN	Wireless Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$10.00 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ANDREW W MULKERIN ■■■4007	\$0.00	\$13,167.53	\$13,167.53
IRENE P MULKERIN ■■■1151	\$0.00	\$1,230.19	\$1,230.19
THOMAS ENLOW ■■■1177	\$0.00	\$1,412.66	\$1,412.66
MICHAELLA BISER ■■■1185	\$0.00	\$918.90	\$918.90
ANDRIA LAUER ■■■1219	\$0.00	\$991.00	\$991.00
Total New Charges	\$0.00	\$17,720.28	\$17,720.28

Detail

◆ - denotes Pay Over Time activity



ANDREW W MULKERIN

Card Ending ■ 4007

				Amount
03/14/23	MEDICAL ARTS ALLERGY MEDICAL ARTS AL DOCTOR & PHYSICIAN	CARLISLE	PA	\$230.86 ◆
03/14/23	COLLEEN CO 00-08033690747 717-4394396	HALIFAX	PA	\$48.76 ◆
03/14/23	SUNOCO 0822927000 0822 717-764-3329	YORK	PA	\$20.98 ◆
03/15/23	TURKEY HILL #0272 950272101 7172998908	YORK	PA	\$85.62 ◆
03/15/23	TURKEY HILL #0272 950272101 7172998908	YORK	PA	\$4.50 ◆
03/15/23	DUNKIN #346479 Q35 3464 914-664-4255	MANCHESTER	PA	\$5.91 ◆
03/15/23	MCDONALD'S F10195 000000000437254 9999999999	ETTERS	PA	\$9.52 ◆
03/15/23	LITTLE CAESARS 3717-0002 000000002 7172415558	717-241-5558	PA	\$14.82 ◆
03/16/23	BIZIQ 930553110461449 RYAN@BIZIQ.COM	PHOENIX	AZ	\$20.00 ◆
03/17/23	SHEETZ 0426 004267 49800004267 000-0000000	CARLISLE	PA	\$9.56 ◆
03/17/23	DUKES BAR & GRILL - WEST 0217700217500 0317010000032 17050	MECHANICSBURG	PA	\$103.14 ◆
03/17/23	TST* ALS OF HAMPDEN 00089480 RESTAURANT	ENOLA	PA	\$28.09 ◆
03/17/23	TST* ALS OF HAMPDEN 00089480 RESTAURANT	ENOLA	PA	\$14.50 ◆
03/17/23	Scholastic, Inc. 210952883 8007246527	JEFFERSONCITY	MO	\$36.04 ◆
03/17/23	GOOGLE *GOOGLE STORAGE COMPUTER PROGRAMMING	G.CO/HELPPAY#	CA	\$2.17 ◆
03/17/23	EXPRESSVPN.COM 000971000010402 DAN@EXPRESSVPN.COM	WILMINGTON	DE	\$99.95 ◆
03/18/23	ACT DERRY TOWNSHIP & R RECREATION SERVICE	HERSHEY	PA	\$5.00 ◆
03/18/23	CHALITS THAI BISTRO 899000004492144 CHALITSTHAIBISTRO@GMAIL.C	MECHANICSBURG	PA	\$122.30 ◆
03/19/23	TST* ALS OF HAMPDEN 00089480 RESTAURANT	ENOLA	PA	\$31.27 ◆
03/19/23	OLD EDWARDS INN 021770021808024 Arrival Date Departure Date 03/18/23 03/19/23 00000000 LODGING CARDEPOSIT	HIGHLANDS	NC	\$636.55 ◆
03/19/23	BURGER KING 717-697-4845	MECHANICSBURG	PA	\$4.85 ◆
03/19/23	BURGER KING 717-697-4845	MECHANICSBURG	PA	\$14.27 ◆
03/20/23	TST* ALS OF HAMPDEN 00089480 717-728-3840	ENOLA	PA	\$49.09 ◆
03/20/23	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$90.53 ◆
03/20/23	DUNKIN #306751 3067 215-669-3283	WILMINGTON	DE	\$8.45 ◆



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 04/13/23

p. 5/12

Account Ending ■■■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/21/23	VERIZON BILL PAYMENT PHONE SRV	VERIZON.COM	FL	\$211.78 ◆
03/22/23	GARDNER BUSINESS MEDIA 5135278800	CINCINNATI	OH	\$30.00 ◆
03/22/23	TRANSPLY, INC 23501 17404 COMMERCIAL EQUIP/SPLY	YORK	PA	\$3,935.64 ◆
03/22/23	SALON 944 717-590-5103	ENOLA	PA	\$32.00 ◆
03/24/23	MCDONALD'S F1965 000000000825620 7177324228	ENOLA	PA	\$11.23 ◆
03/24/23	DUNKIN #357993 Q35 3579 717-782-2623	ENOLA	PA	\$3.38 ◆
03/25/23	THE HOME DEPOT #4120 800-654-0688	MECHANICSBURG	PA	\$135.62 ◆
03/25/23	THE HOME DEPOT #4120 800-654-0688	MECHANICSBURG	PA	\$93.23 ◆
03/25/23	LITTLE CAESARS 3717-0002 000000002 7172415558	717-241-5558	PA	\$14.82 ◆
03/25/23	LITTLE CAESARS 3717-0002 000000002 7172415558	717-241-5558	PA	\$7.20 ◆
03/26/23	TACO BELL 33472 0334 610-520-1000	W CONSHONHOCK	PA	\$30.00 ◆
03/26/23	TACO BELL 33472 0334 610-520-1000	W CONSHONHOCK	PA	\$9.00 ◆
03/26/23	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$88.20 ◆
03/28/23	HLU*HULU 23274776654-U HULU.COM/BILL	HULU.COM/BILL	CA	\$21.19 ◆
03/28/23	ADOBE CREATIVE CLOUD Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$31.79 ◆
03/28/23	MCDONALD'S F22804 000000000517300 7177669675	MECHANICSBURG	PA	\$9.52 ◆
03/28/23	DUNKIN #306751 3067 215-669-3283	WILMINGTON	DE	\$2.75 ◆
03/30/23	DUNKIN #306751 3067 215-669-3283	WILMINGTON	DE	\$9.71 ◆
03/30/23	MCDONALD'S F22804 000000000517300 7177669675	MECHANICSBURG	PA	\$9.52 ◆
03/31/23	LITTLE CAESARS 3717-0002 000000002 7172415558	717-241-5558	PA	\$29.97 ◆
03/31/23	WAWA 8140 0000 610-358-8000	LUDWIGS CORNE	PA	\$14.23 ◆
03/31/23	WAWA 8140 0000 610-358-8000	LUDWIGS CORNE	PA	\$59.11 ◆
04/01/23	GAMESTOP 8008838895	CAMP HILL	PA	\$58.29 ◆
04/01/23	MCDONALD'S F6202 000000000479368 7176975383	MECHANICSBURG	PA	\$16.07 ◆
04/02/23	SHRI MADHU INC FAST FOOD RESTAURANT	MECHANICSBURG	PA	\$13.75 ◆
04/02/23	GAMESTOP 8008838895	CAMP HILL	PA	\$82.16 ◆

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/02/23	DICK'S SPORTING GOODS 1333 999-999-9999	CAMP HILL	PA	\$514.08 ◆
04/03/23	DUNKIN #346479 Q35 3464 914-664-4255	MANCHESTER	PA	\$6.55 ◆
04/03/23	MCDONALD'S F1965 000000000825620 7177324228	ENOLA	PA	\$11.23 ◆
04/03/23	MODWASH PA0503 MECHANI MODWASH PA0503 CAR WASH	MECHANICSBURG	PA	\$28.00 ◆
04/05/23	J CREW.COM 800-562-0258	https://www.jcrew.com	NY	\$40.00 ◆
04/05/23	DUNKIN #306751 3067 215-669-3283	WILMINGTON	DE	\$2.75 ◆
04/05/23	MCDONALD'S F22804 000000000517300 7177669675	MECHANICSBURG	PA	\$9.53 ◆
04/05/23	SUNOCO 0100280700 0100 717-697-3668	MECHANICSBURG	PA	\$73.95 ◆
04/05/23	REJUVENATION E-COMME HOME FURNISH	877-812-6235	CA	\$35.44 ◆
04/05/23	DOMINO'S 9122 000009122 4845530320 FAST FOOD REST.	LEWISBURG	PA	\$30.00 ◆
04/06/23	J CREW.COM 800-562-0258	https://www.jcrew.com	NY	\$26.50 ◆
04/06/23	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$197.11 ◆
04/06/23	TACO BELL 33472 0334 610-520-1000	W CONSHONHOCK	PA	\$47.59 ◆
04/07/23	TST* ALS OF HAMPDEN 00089480 717-728-3840	ENOLA	PA	\$62.06 ◆
04/07/23	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$522.34 ◆
04/07/23	ATT BILL PAYMENT AT&T PYMT	800-288-2020	TX	\$832.95 ◆
04/07/23	AT&T BILL PAYMENT AT&T HSIA	800-288-2020	TX	\$797.97 ◆
04/08/23	FANDANGO.COM 866-857-5191	866-857-5191	CA	\$50.56 ◆
04/08/23	J CREW.COM 800-562-0258	https://www.jcrew.com	NY	\$5.09 ◆
04/08/23	J CREW.COM 800-562-0258	https://www.jcrew.com	NY	\$61.00 ◆
04/08/23	J CREW.COM 800-562-0258	https://www.jcrew.com	NY	\$446.93 ◆
04/08/23	MLB TV VIDEOCONTENT	866-244-2291	NY	\$137.79 ◆
04/08/23	DICK'S SPORTING GOODS 1333 999-999-9999	CAMP HILL	PA	\$588.27 ◆
04/08/23	LITTLE CAESARS 3717-0002 000000002 7172415558	717-241-5558	PA	\$17.26 ◆
04/10/23	GROUPON INC MISC PERSONAL SERVICE	877-788-7858	IL	\$27.00 ◆
04/10/23	Home Security of America +18007764663	MEMPHIS	TN	\$84.29 ◆
04/10/23	TARGET.COM 800-591-3869	800-591-3869	MN	\$46.51 ◆
04/10/23	TARGET.COM 800-591-3869	800-591-3869	MN	\$13.31 ◆



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
 Closing Date 04/13/23

p. 7/12

Account Ending ■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/10/23	SP VUORI CLOTHING +17608886430	ENCINITAS	CA	\$181.20 ◆
04/10/23	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$282.14 ◆
04/10/23	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$573.09 ◆
04/10/23	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$283.82 ◆
04/10/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$58.49 ◆
04/11/23	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$124.99 ◆
04/11/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$47.50 ◆
04/11/23	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$220.04 ◆
04/12/23	MODWASH PA0503 MECHANI MODWASH PA0503 CAR WASH	MECHANICSBURG	PA	\$23.31 ◆



IRENE P MULKERIN

Card Ending ■ 1151 Monthly Spending Limit: \$10,000

				Amount
03/15/23	TRADER JOE'S #569 QPS 569 626-599-3700	CAMP HILL	PA	\$79.72 ◆
03/15/23	WESTY BEER DISTRIBUTOR 0192 717-737-4401	CAMP HILL	PA	\$31.79 ◆
03/16/23	=HILTONDIMINICKORTHOD 717-761-3402	717-761-3402	PA	\$229.00 ◆
03/17/23	WALGREENS 8002892273	BRIDGEPORT	WV	\$9.58 ◆
03/20/23	EXXONMOBIL 4746 00159380 17268 432 500	WAYNESBORO	PA	\$23.67 ◆
03/20/23	SHEETZ 000-0000000	BRIDGEPORT	WV	\$53.12 ◆
03/24/23	HOBBY-LOBBY #823 000000823 4057451100	MECHANICSBURG	PA	\$49.66 ◆
03/25/23	4463_SKYZONEHARRISBURG_POS RECREATION SERVICE	MECHANICSBURG	PA	\$6.00 ◆
03/25/23	4463_SKYZONEHARRISBURG_POS RECREATION SERVICE	MECHANICSBURG	PA	\$19.08 ◆
03/26/23	THE HOME DEPOT #4120 800-654-0688	MECHANICSBURG	PA	\$10.57 ◆
03/26/23	KARNS QUALITY FOODS 000000000692044 7179016967	MECHANICSBURG	PA	\$80.54 ◆
03/27/23	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$21.19 ◆
03/29/23	USPS PO 4125240025 001362644 8002758777	ENOLA	PA	\$10.45 ◆
03/31/23	TARGET 612-3044357	CHAMBERSBURG	PA	\$75.23 ◆

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/31/23	THE BUTCHER SHOPPE 000000000876027 7172631918	CHAMBERSBURG	PA	\$25.48 ◆
04/04/23	SHEETZ 000-0000000	CHAMBERSBURG	PA	\$14.49 ◆
04/05/23	TARGET 612-3044357	MECHANICSBURG	PA	\$39.80 ◆
04/05/23	MARSHALLS 10717050 DISCOUNT STORES	MECHANICSBURG	PA	\$120.17 ◆
04/06/23	TRADER JOE S #569 000000569 6265993700	CAMP HILL	PA	\$71.64 ◆
04/07/23	CVS PHARMACY 8007467287	MECHANICSBURG	PA	\$30.00 ◆
04/09/23	SHEETZ 000-0000000	WAYNESBORO	PA	\$15.44 ◆
04/10/23	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$39.58 ◆
04/11/23	CCP EAST 000000000000000015219	PITTSBURGH	PA	\$15.00 ◆
04/11/23	DICK'S SPORTING GOODS 1333 999-999-9999	CAMP HILL	PA	\$158.99 ◆

**THOMAS ENLOW**

Card Ending ■ 1177

				Amount
03/16/23	AMTRUST NORTH AMERICA INC 8775287878	215-6438649	OH	\$493.00 ◆
03/17/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$51.89 ◆
03/17/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$68.85 ◆
03/17/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$37.87 ◆
03/17/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$39.21 ◆
03/20/23	INTUIT *PAYROLL CL.INTUIT.COM	800-446-8848	CA	\$689.00 ◆
03/31/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$20.13 ◆
03/31/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$12.71 ◆

**MICHAELLA BISER**

Card Ending ■ 1185

				Amount
03/30/23	MOTION INDUSTRIES YORK PA AMEX 17406- ORD PCARD - MICHAELL;REQ MICHAELLA BISER IT1 VG-JL081-12;UPI 2.6200;QTY40 IT2;UPI 0.0000;QTY FRT 24.44;HDL 0.00;ITM1	YORK	PA	\$137.00 ◆
04/03/23	MOTION INDUSTRIES YORK PA AMEX 17406- ORD PCARD - MICHAELL;REQ MICHAELLA BISER IT1 VG-JL081-12;UPI 2.6200;QTY260 IT2;UPI 0.0000;QTY FRT 56.44;HDL 0.00;ITM1	YORK	PA	\$781.90 ◆



Business Platinum Card
APX WORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 04/13/23

p. 9/12

Account Ending ■■■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

Amount



ANDRIA LAUER

Card Ending ■■■ 1219

Amount

03/20/23	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$106.00 ◆
03/21/23	LOWE'S 717-757-4802	YORK	PA	\$16.94 ◆
03/21/23	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$13.65 ◆
03/21/23	THE HOME DEPOT 800-654-0688	YORK	PA	\$68.78 ◆
03/21/23	HARBOR FREIGHT TOOLS 800-444-3353	YORK	PA	\$16.94 ◆
03/24/23	MSFT *<E0400MKMU4> Z51YRPA83H02 98052	MSBILL.INFO		\$55.88 ◆
04/03/23	ULINE SHIP SUPPLIES ANDRIA 53158	800-295-5510	WI	\$228.92 ◆
04/04/23	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$26.45 ◆
04/05/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$139.44 ◆
04/09/23	AUTODESK INC.*AUTODESK INC - 1-855-301 DIGITAL GOODS: APPS	SAN RAFAEL	CA	\$318.00 ◆

Fees

Amount

Total Fees for this Period	\$0.00
-----------------------------------	---------------

Interest Charged

Amount

Total Interest Charged for this Period	\$0.00
---	---------------

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2023	\$389.00
Total Interest in 2023	\$313.69

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Information on Pay Over Time**Pay Over Time Limit**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$8,800.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$2,564.76 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERIN

Closing Date 05/14/23 Next Closing Date 06/13/23

Account Ending 4007

p. 1/8

Customer Care: 1-800-492-8468**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance** **\$9,894.89****Minimum Payment Due** **\$1,279.78**

Includes the past due amount of \$61.47

Payment Due Date **06/08/23****Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 06/08/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the
Minimum Payment Due

21 years

\$22,724

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is past due.

 Please refer to the **IMPORTANT NOTICES** section on **page 7**. For information on your Pay Over Time feature and limit, see **page 6**

Please note, your preset spending limit is \$9,200.00. You have spent \$9,894.89.

Membership Rewards® Points

Available and Pending as of 04/30/23

204,909For up to date point balance and full program details, visit **membershiprewards.com****Account Summary****Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$869.31
Fees	+\$39.00
New Balance	= \$908.31

Pay Over Time Portion

Previous Balance	\$6,235.24
Payments/Credits	-\$53.98
New Charges	+\$2,583.28
Fees	+\$0.00
Interest Charged	+\$222.04
New Balance	= \$8,986.58
Minimum Due	\$371.47

Account Total

Previous Balance	\$6,235.24
Payments/Credits	-\$53.98
New Charges	+\$3,452.59
Fees	+\$39.00
Interest Charged	+\$222.04

New Balance	\$9,894.89
Minimum Payment Due	\$1,279.78

Pay Over Time Limit \$8,800.00**Available Pay Over Time Limit** \$0.00

Days in Billing Period: 31

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681Payment Due Date
06/08/23New Balance
\$9,894.89Minimum Payment Due
\$1,279.78See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
 Closing Date 05/14/23

p. 3/8

Account Ending 4007



Customer Care & Billing Inquiries
 International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468
 1-623-492-7719
 1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 PO BOX 6031
 CAROL STREAM IL
 60197-6031

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits			
ANDREW W MULKERIN 4007	\$0.00	-\$53.98	-\$53.98
Total Payments and Credits	\$0.00	-\$53.98	-\$53.98

Detail

♦ - denotes Pay Over Time activity

			Amount
04/17/23	ANDREW W MULKERIN	STAPLES.COM 800-333-3330 MA 6936397316 17011 UPLOAD YOUR OWN 3.5X2 HORIZONTAL	-\$18.54 ♦
05/10/23	ANDREW W MULKERIN	REJUVENATION E-COMME 877-812-6235 CA HOME FURNISH	-\$35.44 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ANDREW W MULKERIN 4007	\$848.12	\$1,651.17	\$2,499.29
IRENE P MULKERIN 1151	\$21.19	\$349.13	\$370.32
THOMAS ENLOW 1177	\$0.00	\$582.98	\$582.98
Total New Charges	\$869.31	\$2,583.28	\$3,452.59

Detail

♦ - denotes Pay Over Time activity

	ANDREW W MULKERIN Card Ending 4007			
				Amount
04/13/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$6.44 ♦
04/13/23	TST* ALS OF HAMPDEN 00089480 717-728-3840	ENOLA	PA	\$38.20 ♦

EXHIBIT D

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/14/23	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$23.33 ◆
04/14/23	VERIZONRECURRING PAY 4547823700001 32746	800-VERIZON	FL	\$155.89 ◆
04/14/23	TARGET.COM 800-591-3869	800-591-3869	MN	\$50.00 ◆
04/14/23	TARGET.COM 800-591-3869	800-591-3869	MN	\$50.00 ◆
04/15/23	HOTWIRE Hotwire 866-468-9473	SAN FRANCISCO	CA	\$490.20 ◆
04/15/23	STAPLES.COM 6936397316 170115 UPLOAD YOUR OWN 3.5X2 HORIZONTAL	800-333-3330	MA	\$18.54 ◆
04/15/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$70.48 ◆
04/16/23	TURKEY HILL #0098 950098101 7176573493	LINGLESTOWN	PA	\$73.56 ◆
04/16/23	CHOP SHISH MEDITERRANEAN 0000 717-802-4785	CAMP HILL	PA	\$76.11 ◆
04/16/23	BIZIQ 930553110461449 RYAN@BIZIQ.COM	PHOENIX	AZ	\$20.00 ◆
04/17/23	Sunoco Gas 00159718 16046 General Merchandise General packaged beverage General Snack General Health and Beauty	215-977-3000	TX	\$21.62 ◆
04/17/23	SUNOCO 0070618400 0070 724-776-4580	MARS	PA	\$95.06 ◆
04/17/23	STAPLES.COM 6936417256 441111 UPLOAD YOUR OWN 3.5X2 HORIZONTAL	800-333-3330	MA	\$18.89 ◆
04/17/23	HOTWIRE Hotwire 866-468-9473	SAN FRANCISCO	CA	\$209.96 ◆
04/17/23	GOOGLE *GOOGLE STORAGE COMPUTER PROGRAMMING	G.CO/HELPPAY#	CA	\$2.17 ◆
04/17/23	DUNKIN #306751 3067 215-669-3283	WILMINGTON	DE	\$2.75 ◆
04/17/23	MCDONALD'S F22804 000000000517300 7177669675	MECHANICSBURG	PA	\$9.74 ◆
04/18/23	Uber Trip 8005928996	help.uber.com	CA	\$13.96 ◆
04/18/23	GILTCOM*MMQLSQLRSU 1150750679 17050	BOSTON	MA	\$74.17 ◆
04/18/23	GILTCOM*MMQLSQLRSU 1150750679 17050	BOSTON	MA	\$42.39 ◆
04/18/23	LEVY AT HUNTINGTON CONVENTION CENTER squareup.com/receipts	Cleveland	OH	\$19.87 ◆
04/18/23	GILTCOM*MMQLSQLRSU 1150750679 17050	BOSTON	MA	\$67.84 ◆
04/18/23	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$116.07
04/18/23	STAPLES 01265 01265000306698 44111 AMPAD PAD PERF DUAL CAN 100ST AMPAD PAD PERF DUAL WH 100ST	CLEVELAND	OH	\$51.78
04/18/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$21.19



Business Platinum Card
 APX YORKSHEET METAL INC
 ANDREW W MULKERIN
 Closing Date 05/14/23

p. 5/8

Account Ending ■■■ 4007

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/19/23	Uber Trip E5HERZBV 44114	help.uber.com	CA	\$9.97
04/19/23	Uber Trip LXVP5U5D 44111	help.uber.com	CA	\$16.96
04/19/23	LEVY AT HUNTINGTON CONVENTION CENTER squareup.com/receipts	Cleveland	OH	\$19.44
04/19/23	Uber Trip A6J2VN4Y 44114	help.uber.com	CA	\$13.95
04/19/23	TARGET.COM 800-591-3869	800-591-3869	MN	\$21.30
04/19/23	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$70.00
04/20/23	GOOGLE *YOUTUBE TV VIDEO PRODUCTION	G.CO/HELPPAY#	CA	\$77.37
04/20/23	J CREW.COM 800-562-0258	https://www.jcrew.com	NY	\$58.80
04/20/23	DOUBLETREE CLEVELAND CLEL Arrival Date Departure Date 04/17/23 04/20/23 00000000 LODGING	CLEVELAND	OH	\$205.99
04/22/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$5.29
04/25/23	REJUVENATION E-COMME HOME FURNISH	877-812-6235	CA	\$79.28
04/27/23	ADOBE CREATIVE CLOUD Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$31.79
04/27/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$9.73
05/03/23	MODWASH PA0503 MECHANI MODWASH PA0503 CAR WASH	MECHANICSBURG	PA	\$39.21



IRENE P MULKERIN

Card Ending ■■■ 1151 Monthly Spending Limit: \$10,000

				Amount
04/15/23	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$85.12 ◆
04/16/23	HILTON DIMINICK ORTHOD 717-761-3402	CAMP HILL	PA	\$229.00 ◆
04/17/23	MCDONALD'S 7177373896	CAMP HILL	PA	\$18.29 ◆
04/18/23	CHALITS THAI BISTRO 899000004492144 CHALITSTHAIBISTRO@GMAIL.C	MECHANICSBURG	PA	\$16.72 ◆
04/26/23	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$21.19



THOMAS ENLOW

Card Ending ■■■ 1177

				Amount
04/17/23	CHICK-FIL-A #02994 000000000401162 7178433333	YORK	PA	\$64.98 ◆
04/18/23	AMTRUST NORTH AMERICA INC 8775287878	215-6438649	OH	\$518.00 ◆

EXHIBIT D

Fees

			Amount
05/08/23	ANDREW W MULKERIN	Late Payment Fee	\$39.00
Total Fees for this Period			\$39.00

Interest Charged

		Amount
05/14/23	Interest Charge on Pay Over Time Purchases	\$222.04
Total Interest Charged for this Period		\$222.04

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$428.00
Total Interest in 2023	\$535.73

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$8,713.73	\$222.04
Total			\$222.04
(v) Variable Rate			

Information on Pay Over Time**Pay Over Time Limit**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$8,800.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Platinum Card**

APX YORKSHEET METAL INC

ANDREW W MULKERIN

Closing Date 06/13/23 Next Closing Date 07/14/23

Account Ending 4007

p. 1/6

Customer Care: 1-800-492-8468

TTY: Use Relay 711

Website: americanexpress.com**New Balance** **\$10,194.01****Minimum Payment Due** **\$1,961.61**

Includes the past due amount of \$1,265.61

Payment Due Date **07/08/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 07/08/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	20 years	\$21,978

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

! Your account is past due.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 6**.

For information on your Pay Over Time feature and limit, see **page 4**

Please note, your preset spending limit is \$9,200.00. You have spent \$10,194.01.

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
07/08/23

New Balance
\$10,194.01

Minimum Payment Due
\$1,961.61

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed





Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 06/13/23

p. 3/6

Account Ending [REDACTED] 4007



Customer Care & Billing Inquiries

International Collect
Express Cash

Large Print & Braille Statements

1-800-492-8468

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits			
ANDREW W MULKERIN [REDACTED] 4007	\$0.00	-\$309.64	-\$309.64
Total Payments and Credits	\$0.00	-\$309.64	-\$309.64

Detail

♦ - denotes Pay Over Time activity

Credits			Amount
05/15/23	ANDREW W MULKERIN	SP VUORI CLOTHING ENCINITAS CA +17608886430	-\$58.80 ♦
05/25/23	ANDREW W MULKERIN	REJUVENATION E-COMME 877-812-6235 CA HOME FURNISH	-\$60.07 ♦
06/01/23	ANDREW W MULKERIN	THE HOME DEPOT #4120 MECHANICSBURG PA 800-654-0688	-\$190.77 ♦

Fees

			Amount
06/08/23	ANDREW W MULKERIN	Late Payment Fee	\$39.00
06/13/23	THOMAS ENLOW	ANNUAL MEMBERSHIP FEE	\$350.00
Total Fees for this Period			\$389.00

Interest Charged

	Amount
06/13/23 Interest Charge on Pay Over Time Purchases	\$219.76
Total Interest Charged for this Period	\$219.76

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$817.00
Total Interest in 2023	\$755.49

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$8,911.57	\$219.76
Total			\$219.76
(v) Variable Rate			

Information on Pay Over Time

Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$8,800.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Platinum Card**APX YORSHEET METAL INC
ANDREW W MULKERINClosing Date 07/14/23 Next Closing Date 08/14/23
Account Ending 4007

p. 1/5

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$11,341.91**

Minimum Payment Due **\$3,019.61**

Includes the past due amount of \$1,961.61

Payment Due Date **08/08/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 08/08/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	20 years	\$22,554

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

⚠ Your account is past due.

➔ Please refer to the **IMPORTANT NOTICES** section on **page 5**.

➔ For information on your Pay Over Time feature and limit, see **page 4**

ⓘ Please note, your preset spending limit is \$9,200.00. You have spent \$11,341.91.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 4007

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW W MULKERIN
APX YORSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
08/08/23

New Balance
\$11,341.91

Minimum Payment Due
\$3,019.61

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed





Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 07/14/23

p. 3/5

Account Ending ■■■4007



Customer Care & Billing Inquiries
International Collect
Express Cash
Large Print & Braille Statements

1-800-492-8468
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	\$0.00	\$0.00

Detail

*Indicates posting date

Payments	Amount
06/16/23* CUSTOMER SERVICE PAYMENT - THANK YOU	-\$9,585.25
06/16/23* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$9,585.25

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$0.00	\$180.62	\$180.62

Detail

♦ - denotes Pay Over Time activity



ANDREW W MULKERIN
Card Ending ■■■007

				Amount
06/17/23	GOOGLE *GOOGLE STORAGE COMPUTER STORE	G.CO/HELPPAY#	CA	\$2.17 ♦
06/18/23	Uber Trip 8005928996	help.uber.com	CA	\$13.78 ♦
06/18/23	BIZIQ 930553110461449 RYAN@BIZIQ.COM	PHOENIX	AZ	\$20.00 ♦
06/19/23	Uber Trip 8005928996	help.uber.com	CA	\$37.70 ♦
06/21/23	Home Security of America +18007764663	MEMPHIS	TN	\$84.25 ♦
06/21/23	TONINOS PIZZA WEST 690550110109355 ILLIANO.ANDREW@GMAIL.COM	ENOLA	PA	\$22.72 ♦

Fees

*Indicates posting date

	Amount
06/21/23* RETURNED PAYMENT FEE	\$39.00

Fees Contined *Indicates posting date

	Amount
07/14/23 ANNUAL MEMBERSHIP FEE	\$695.00
Total Fees for this Period	\$734.00

Interest Charged

	Amount
07/14/23 Interest Charge on Pay Over Time Purchases	\$233.28
Total Interest Charged for this Period	\$233.28

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$1,551.00
Total Interest in 2023	\$988.77

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$9,154.54	\$233.28
Total			\$233.28
(v) Variable Rate			

Information on Pay Over Time
Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$8,800.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement closing date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERINClosing Date 08/14/23 Next Closing Date 09/13/23
Account Ending 4007

p. 1/6

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$11,140.78****Minimum Payment Due** **\$887.30**

Includes the past due amount of \$607.30

Payment Due Date **09/08/23**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 09/08/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$280.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$12,842

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

➡ Please refer to the **IMPORTANT NOTICES** section on **page 5.**

ⓘ Please note, your preset spending limit is \$9,200.00. You have spent \$11,140.78.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 4007

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
09/08/23**New Balance**
\$11,140.78**Minimum Payment Due**
\$887.30

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 08/14/23

p. 3/6

Account Ending ■■■4007



Customer Care & Billing Inquiries
International Collect
Express Cash
Large Print & Braille Statements

1-800-492-8468
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$280.00	-\$280.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$280.00	-\$280.00

Detail

*Indicates posting date

Payments	Amount
08/08/23* AUTOPAY PAYMENT - THANK YOU	-\$280.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
08/14/23 Interest Charge on Pay Over Time Purchases	\$78.87
Total Interest Charged for this Period	\$78.87

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$1,551.00
Total Interest in 2023	\$1,067.64

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$9,285.69	\$78.87
Total			\$78.87
(v) Variable Rate			

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERINClosing Date 09/13/23 Next Closing Date 10/13/23
Account Ending 4007

p. 1/5

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$10,935.57****Minimum Payment Due** **\$887.30**

Includes the past due amount of \$607.30

Payment Due Date **10/08/23**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 10/08/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$280.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$12,566

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

! Your account is cancelled and past due.

Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Visit
www.membershiprewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$2,031.31
Payments/Credits	-\$43.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance =	\$1,988.31

Pay Over Time Portion

Previous Balance	\$9,109.47
Payments/Credits	-\$237.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$74.79
New Balance =	\$8,947.26
Minimum Due	\$715.30

Account Total

Previous Balance	\$11,140.78
Payments/Credits	-\$280.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$74.79

New Balance **\$10,935.57**
Minimum Payment Due **\$887.30**

Days in Billing Period: 30

Continued on page 3**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681Payment Due Date
10/08/23New Balance
\$10,935.57AutoPay Amount
\$280.00See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed



Business Platinum Card
 APX YORKSHEET METAL INC
 ANDREW W MULKERIN
 Closing Date 09/13/23

p. 3/5

Account Ending ■■■ 4007



Customer Care & Billing Inquiries

International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments

PO BOX 6031
 CAROL STREAM IL
 60197-6031

i Thank you for enrolling in your payment plan. We will debit your bank account for your next scheduled payment of \$280.00 on 10/08/23. This date may not be the same date your bank will debit your bank account.

i Please note, your preset spending limit is \$9,200.00. You have spent \$10,935.57.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$43.00	-\$237.00	-\$280.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$43.00	-\$237.00	-\$280.00

Detail

*Indicates posting date

Payments	Amount
09/08/23* AUTOPAY PAYMENT - THANK YOU	-\$280.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
09/13/23 Interest Charge on Pay Over Time Purchases	\$74.79
Total Interest Charged for this Period	\$74.79

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$1,551.00
Total Interest in 2023	\$1,142.43

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$9,098.32	\$74.79
Total			\$74.79
(v) Variable Rate			

**Business Platinum Card**

APX YORKSHEET METAL INC

ANDREW W MULKERIN

Closing Date 10/13/23 Next Closing Date 11/13/23

Account Ending 4007

p. 1/5

Customer Care: 1-800-492-8468

TTY: Use Relay 711

Website: americanexpress.com**New Balance** **\$10,729.02****Minimum Payment Due** **\$887.30**

Includes the past due amount of \$607.30

Payment Due Date **11/08/23**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 11/08/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$280.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$12,290

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$1,988.31
Payments/Credits	-\$43.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$1,945.31

Pay Over Time Portion

Previous Balance	\$8,947.26
Payments/Credits	-\$237.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$73.45
New Balance	= \$8,783.71
Minimum Due	\$715.30

Account Total

Previous Balance	\$10,935.57
Payments/Credits	-\$280.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$73.45

New Balance **\$10,729.02**
Minimum Payment Due **\$887.30**

Days in Billing Period: 30

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
11/08/23

New Balance
\$10,729.02

AutoPay Amount
\$280.00

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 10/13/23

p. 3/5

Account Ending ■■■ 4007



Customer Care & Billing Inquiries

International Collect

Express Cash

Large Print & Braille Statements

1-800-492-8468

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

PO BOX 6031

CAROL STREAM IL

60197-6031

- i** We will debit your bank account for your next scheduled payment of \$280.00 on 11/08/23. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$9,200.00. You have spent \$10,729.02.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$43.00	-\$237.00	-\$280.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$43.00	-\$237.00	-\$280.00

Detail

*Indicates posting date

Payments	Amount
10/08/23* AUTOPAY PAYMENT - THANK YOU	-\$280.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
10/13/23 Interest Charge on Pay Over Time Purchases	\$73.45
Total Interest Charged for this Period	\$73.45

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$1,551.00
Total Interest in 2023	\$1,215.88

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$8,935.46	\$73.45
Total			\$73.45
(v) Variable Rate			

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERINClosing Date 11/13/23 Next Closing Date 12/14/23
Account Ending 4007

p. 1/5

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$10,523.55****Minimum Payment Due** **\$887.30**

Includes the past due amount of \$607.30

Payment Due Date **12/08/23**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 12/08/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$280.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$12,017

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is cancelled and past due.

 Please refer to the **IMPORTANT NOTICES** section on **page 5**.**Visit**
www.membershiprewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$1,945.31
Payments/Credits	-\$43.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$1,902.31

Pay Over Time Portion

Previous Balance	\$8,783.71
Payments/Credits	-\$237.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$74.53
New Balance	= \$8,621.24
Minimum Due	\$715.30

Account Total

Previous Balance	\$10,729.02
Payments/Credits	-\$280.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$74.53

New Balance **\$10,523.55**
Minimum Payment Due **\$887.30**

Days in Billing Period: 31

Continued on page 3

Payment Coupon
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/business **Pay by Phone**
1-800-472-9297**Account Ending** 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681Payment Due Date
12/08/23
New Balance
\$10,523.55
AutoPay Amount
\$280.00See reverse side for instructions
on how to update your address,
phone number, or email.
AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount EnclosedEntered 09/18/23 08:03:40
EXHIBIT D



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 11/13/23

p. 3/5

Account Ending ■■■ 4007



Customer Care & Billing Inquiries

International Collect

Express Cash

Large Print & Braille Statements

1-800-492-8468

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

PO BOX 6031

CAROL STREAM IL

60197-6031

- i** We will debit your bank account for your next scheduled payment of \$280.00 on 12/08/23. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$9,200.00. You have spent \$10,523.55.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$43.00	-\$237.00	-\$280.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$43.00	-\$237.00	-\$280.00

Detail

*Indicates posting date

Payments	Amount
11/08/23* AUTOPAY PAYMENT - THANK YOU	-\$280.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
11/13/23 Interest Charge on Pay Over Time Purchases	\$74.53
Total Interest Charged for this Period	\$74.53

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$1,551.00
Total Interest in 2023	\$1,290.41

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$8,774.00	\$74.53
Total			\$74.53
(v) Variable Rate			

**Business Platinum Card**

APX YORKSHEET METAL INC

ANDREW W MULKERIN

Closing Date 12/14/23 Next Closing Date 01/14/24

Account Ending 4007

p. 1/5

Customer Care: 1-800-492-8468

TTY: Use Relay 711

Website: americanexpress.com**New Balance** **\$10,599.04****Minimum Payment Due** **\$1,167.30**

Includes the past due amount of \$887.30

Payment Due Date **01/08/24**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 01/08/24, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$280.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	3 years	\$12,030

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

➔ Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$1,902.31
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$1,902.31

Pay Over Time Portion

Previous Balance	\$8,621.24
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$75.49
New Balance	= \$8,696.73
Minimum Due	\$952.30

Account Total

Previous Balance	\$10,523.55
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$75.49

New Balance	\$10,599.04
Minimum Payment Due	\$1,167.30

Days in Billing Period: 31

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 4007

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
01/08/24
New Balance
\$10,599.04
AutoPay Amount
\$280.00

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 12/14/23

p. 3/5

Account Ending ■■■ 4007



Customer Care & Billing Inquiries

International Collect

Express Cash

Large Print & Braille Statements

1-800-492-8468

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

PO BOX 6031

CAROL STREAM IL

60197-6031

- i** We will debit your bank account for your next scheduled payment of \$280.00 on 01/08/24. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$9,200.00. You have spent \$10,599.04.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	\$0.00	\$0.00

Detail

*Indicates posting date

Payments	Amount
12/08/23* AUTOPAY PAYMENT - THANK YOU	-\$280.00
11/08/23* RETURNED AUTOPAY (DEROGATORY)	\$280.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

*Indicates posting date

	Amount
11/16/23* Debit Adjustment for Purchase Finance Charge	\$0.39
12/14/23 Interest Charge on Pay Over Time Purchases	\$75.10
Total Interest Charged for this Period	\$75.49

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$1,551.00
Total Interest in 2023	\$1,365.90

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$8,841.57	\$75.10
Total			\$75.10
(v) Variable Rate			

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERINClosing Date 01/14/24 Next Closing Date 02/12/24
Account Ending 4007

p. 1/5

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$10,392.76****Minimum Payment Due** **\$1,167.30**

Includes the past due amount of \$887.30

Payment Due Date **02/08/24**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 02/08/24, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$280.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	3 years	\$11,760

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is cancelled and past due.

 Please refer to the **IMPORTANT NOTICES** section on **page 5**.**Visit**
www.membershiprewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$1,902.31
Payments/Credits	-\$43.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance =	\$1,859.31

Pay Over Time Portion

Previous Balance	\$8,696.73
Payments/Credits	-\$237.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$73.72
New Balance =	\$8,533.45
Minimum Due	\$952.30

Account Total

Previous Balance	\$10,599.04
Payments/Credits	-\$280.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$73.72

New Balance **\$10,392.76**
Minimum Payment Due **\$1,167.30**

Days in Billing Period: 31

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681Payment Due Date
02/08/24New Balance
\$10,392.76AutoPay Amount
\$280.00See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 01/14/24

p. 3/5

Account Ending ■■■ 4007



Customer Care & Billing Inquiries

International Collect

Express Cash

Large Print & Braille Statements

1-800-492-8468

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

PO BOX 6031

CAROL STREAM IL

60197-6031

- i** We will debit your bank account for your next scheduled payment of \$280.00 on 02/08/24. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$9,200.00. You have spent \$10,392.76.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$43.00	-\$237.00	-\$280.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$43.00	-\$237.00	-\$280.00

Detail

*Indicates posting date

Payments	Amount
01/08/24* AUTOPAY PAYMENT - THANK YOU	-\$280.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
01/14/24 Interest Charge on Pay Over Time Purchases	\$73.72
Total Interest Charged for this Period	\$73.72

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$0.00
Total Interest in 2024	\$73.72

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$8,679.00	\$73.72
Total			\$73.72
(v) Variable Rate			

**Business Platinum Card**APX YORKSHEET METAL INC
ANDREW W MULKERINClosing Date 02/12/24 Next Closing Date 03/14/24
Account Ending 4007

p. 1/5

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$10,673.21
Minimum Payment Due	\$3,179.61
Includes the past due amount of \$1,447.30	
Payment Due Date	03/08/24

Visit
www.membershiprewards.com**Account Summary**

Pay In Full Portion	
Previous Balance	\$1,859.31
Payments/Credits	+\$43.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$1,902.31

Pay Over Time Portion	
Previous Balance	\$8,533.45
Payments/Credits	+\$237.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.45
New Balance	= \$8,770.90
Minimum Due	\$1,277.30

Account Total	
Previous Balance	\$10,392.76
Payments/Credits	+\$280.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.45

New Balance	\$10,673.21
Minimum Payment Due	\$3,179.61

Pay Over Time Limit	\$8,800.00
Available Pay Over Time Limit	\$29.10
Days in Billing Period: 29	

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	20 years	\$19,957

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is cancelled.

 Please refer to the **IMPORTANT NOTICES** section on **page 5**. For information on your Pay Over Time feature and limit, see **page 4**

Please note, your preset spending limit is \$0.00. You have spent \$10,673.21.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/business **Pay by Phone**
1-800-472-9297**Account Ending** 4007Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW W MULKERIN
APX YORKSHEET METAL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date	03/08/24
New Balance	\$10,673.21
Minimum Payment Due	\$3,179.61

See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed



Business Platinum Card
APX YORKSHEET METAL INC
ANDREW W MULKERIN
Closing Date 02/12/24

p. 3/5

Account Ending ■■■ 4007



Customer Care & Billing Inquiries

International Collect
Express Cash
Large Print & Braille Statements

1-800-492-8468

1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$43.00	\$237.00	\$280.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$43.00	\$237.00	\$280.00

Detail

*Indicates posting date

Payments	Amount
01/08/24* RETURNED AUTOPAY (DEROGATORY)	\$280.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

*Indicates posting date

	Amount
01/17/24* Debit Adjustment for Purchase Finance Charge	\$0.45
Total Interest Charged for this Period	\$0.45

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$0.00
Total Interest in 2024	\$74.17

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	19.49% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Information on Pay Over Time

Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$8,800.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$29.10 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.